Case 16-25925-VFP Doc 15 Filed 11/18/16 Entered 11/19/16 00:41:08 Desc Imaged

h	— Certificate of Notice	Page 1 of 3
Information	to identify the case:	3
Debtor 1 Debtor 2 (Spouse, if filing)	Judith C Adamez	Social Security number or ITIN xxx-xx-2871
	First Name Middle Name Last Name	EIN
	First Name Middle Name Last Name	Social Security number or ITIN
	That Name Wildle Name Last Name	EIN
United States I	Bankruptcy Court	
Case number:	16-25925-VFP	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Judith C Adamez

11/16/16

By the court: Vincent F. Papalia

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Case 16-25925-VFP Doc 15 Filed 11/18/16 Entered 11/19/16 00:41:08 Desc Imaged

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:

Judith C Adamez

Debtor

Case No. 16-25925-VFP
Chapter 7

CERTIFICATE OF NOTICE

```
Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Nov 18, 2016.
                        C Adamez, 281 Dermott Ave., Clifton, NJ 07011-3750 P.O. Box 23870, Jacksonville, FL 32241-3870 ame Hospital, 718 Teaneck Road, Teaneck, NJ 07666-4281
                +Judith C Adamez,
db
516347821
                 ERC,
516347823
                +Holy Name Hospital,
                +Penn Foster,
516347825
                                925 Oak Street, Scranton, PA 18515-0901
                                              ng Corp, P.O. Box 19409, Ch
East Brunswick, NJ 08816-0250
Cl Center, P.O. Box 32025, N
516347826
                +Roundpoint Mortgage Servicing Corp,
                                                                             Charlotte, NC 28219-9409
516347827
                +Savit Coll, Po Box 250,
516347828
                 St Joseph's Regional Medical Center,
                                                                             New York, NY 10087-2025
+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 16 2016 22:01:26
                                                                                          United States Trustee,
smq
                  Office of the United States Trustee,
                                                           1085 Raymond Blvd.,
                                                                                   One Newark Center,
                  Newark, NJ 07102-5235
                +EDI: CAPITALONE.COM Nov 16 2016 21:53:00
516347818
                                                                 Capital One, Po Box 30285,
                  Salt Lake City, UT 84130-0285
516347819
                +E-mail/Text: ering@cbhv.com Nov 16 2016 22:01:23
                                                                          Collection Bureau Hudson Valley, Inc.,
                  Po Box 831, Newburgh, NY 12551-0831
                 EDI: WFNNB.COM Nov 16 2016 21:53:00
516347820
                                                            Comenity Bank/nwyrk&co, Po Box 18215,
                  Columbus, OH 43218
516347822
                +E-mail/Text: bknotice@erccollections.com Nov 16 2016 22:01:28
                                                                                       ERC/Enhanced Recovery Corp.
                8014 Bayberry Rd, Jacksonville, FL 32256-7412
+EDI: CBSKOHLS.COM Nov 16 2016 21:53:00 Kohls
516347824
                                                               Kohls/Capital One,
                                                                                     Po Box 3120.
                  Milwaukee, WI 53201-3120
                 EDI: TFSR.COM Nov 16 2016 21:53:00
516347831
                                                           Toyota Motor Credit, P.O. Box 8026,
                  Cedar Rapids, IA 52408
516347829
                +EDI: TDBANKNORTH.COM Nov 16 2016 21:53:00
                                                                  Td Bank N.a.,
                                                                                    32 Chestnut St,
                  Lewiston, ME 04240-7799
516347833
                +EDI: WFFC.COM Nov 16 2016 21:53:00
                                                           Wfm/wbm,
                                                                       3480 Stateview Blvd Bldg,
                  Fort Mill, SC 29715-7203
                                                                                                   TOTAL: 10
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
               ++TOYOTA MOTOR CREDIT CORPORATION,
                +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 (address filed with court: Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408)
516347832*
516347830*
                +Td Bank N.a.,
                                 32 Chestnut St,
                                                     Lewiston, ME 04240-7799
                                                                                                  TOTALS: 0, * 2, ## 0
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.
```

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2016 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Queens Park Oval Asset Holding Trust dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Donald V. Biase dbiase4236@gmail.com, dvb@trustesolutions.net;pbellina@outlook.com

Donald V. Biase on behalf of Trustee Donald V. Biase dbiase4236@gmail.com,

dvb@trustesolutions.net;pbellina@outlook.com

Thomas W. Williams on behalf of Debtor Judith C Adamez krecio68@gmail.com

TOTAL: 4